

**FILED**

UNITED STATES DISTRICT COURT  
ALBUQUERQUE, NEW MEXICO

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW MEXICO**

**OCT 28 2005**

**PENNY J. MARTINEZ,**

**Plaintiff,**

**MATTHEW J. DYKMAN**  
**CLERK**

**v.**

**NO. CIV-05-559 WJ KBM**

**IMMEDIATE CREDIT RECOVERY, INC.,**

**Defendant.**

**JUDGMENT**

THIS MATTER having come before the Court on Plaintiff's acceptance of Defendant's Offer of Judgment, the Court having duly reviewed the filed and the acceptance, and being otherwise fully advised in the premises IT IS THEREFORE ORDERED, ADJUDGED AND DECREED:

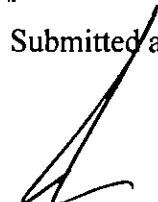
1. That the Plaintiff, Penny Martinez, recover from the Defendant, Immediate Credit Recovery the sum of \$4,123.00, which is inclusive of damages, costs, interest and attorney's fees.

2. That the Defendant's counter-claim be and is hereby dismissed without prejudice and the Defendant take nothing.




UNITED STATES DISTRICT COURT JUDGE

Submitted and Approved as to form:



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Bryan W. Thomason  
Attorney for Defendant  
111 Lomas Blvd., NW, Ste. 502  
Albuquerque, NM 87102  
(505) 265-9630



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Rob Treinen  
Attorney for Plaintiff  
300 Central Ave., SW, Ste. 2000 East  
Albuquerque, NM 87102  
(505) 243-7773